

# Tips for \$aving Money

If you're looking for a job, or a better job, you're probably strapped for cash. To manage and maximize your money you need to do two things for sure: 1) Keep track of every penny you spend. Get receipts, write each expenditure down and add them up, by category, at the end of the month. This will open your eyes as to where you can cut spending; 2) Once you see where your money is going, make a budget that stays within your take-home pay, with a little extra to go into savings for emergencies, and stick to that budget.

Then, here are some tips for saving money:

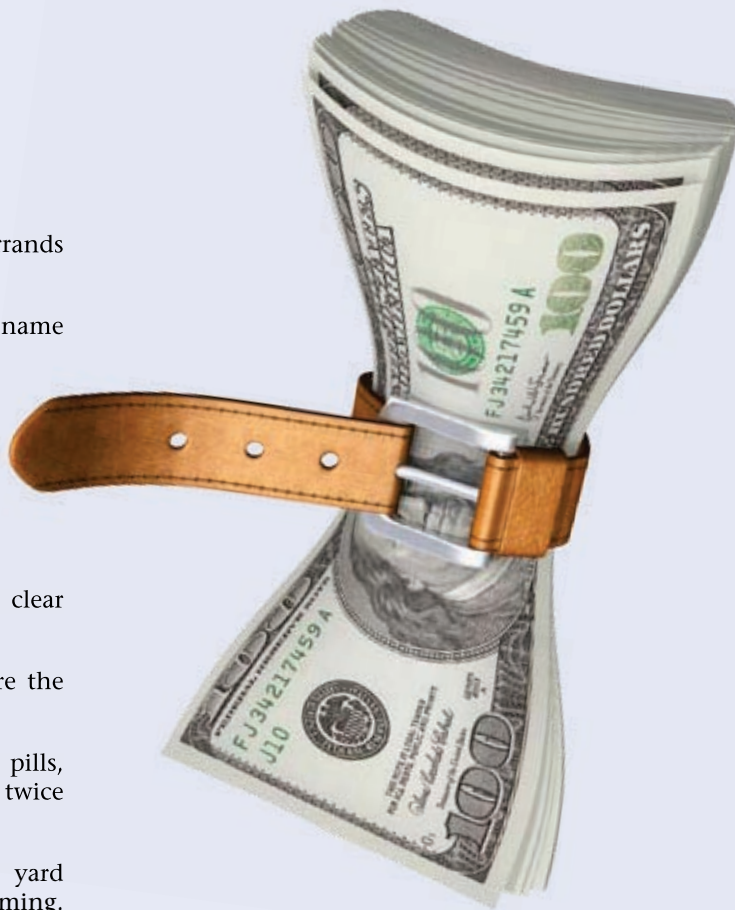
## Spend Less

- Swap rather than buy. Craigslist and Freecycle are two online sites where people can swap, trade and barter for goods and services.
- Watch for free stuff. Craigslist and other web sites often have a "free" section, where people would rather give you something free than send it to the landfill.
- Eat out less, or not at all.
- Cook from scratch, avoiding processed foods. Not only will you save money, but your diet will be healthier.
- Trade meat for beans, lentils and brown rice. There are many ways to cook delicious dishes from these cheap high-protein foods. And, they're much healthier and cheaper than meat!
- Grow a garden and can or freeze the surplus.
- When shopping for groceries, clip and use coupons for non-processed foods. Buy in bulk when you can and take advantage of "buy one, get one free" bargains. Freezing the surplus until you need it saves money. And, a full freezer is more efficient (cheaper to run) than one that's mostly empty.
- Make a list before you go to the store and stick to it. Avoid impulse buying or shopping when you're hungry.
- Quit smoking and save a bundle.
- Don't buy things like soda pop, beer, candy or other "foods" that add nothing nutritional to your diet. Also, drink tap water rather than buying bottled water.
- Cook with a pressure cooker. It speeds up cooking time, saving energy costs.
- Take advantage of loyalty cards at supermarkets and other discounts (such as senior discounts) when you see them. Often radio stations offer coupons, deals and discounts. Also, many stores will post their ads and coupons online, so be sure to check those before your next shopping trip.
- Don't buy expensive cleaners. You can clean most things in your house with white vinegar and salt, cheap dishwashing detergent and elbow grease. Also, these things are not toxic to use.
- Don't buy greeting cards. Make your own, either by hand or using a computer.
- Pay bills online and save on postage every month. Do your other banking online also, and save on driving to the bank.
- Shop around online first, before you drive. Use the web to compare prices for items among stores, then make only one trip.
- Buy clothes, household goods, furniture, and many other things in thrift or consignment shops. But only buy what you really need.
- Get your pets spayed and neutered when the Spaymobile comes to your town or neighborhood, or contact animal organizations to see if they can get you a discount.
- Take the bus, ride a bike, carpool and/or walk instead of driving.
- Cut entertainment expenses by doing free fun stuff: play board games, walk, bike, borrow library videos, tapes and books. Go to free concerts and parks.

- Make gifts instead of buying them.
- If you must drive, consolidate trips. Plan your errands in a loop to minimize gas use.
- Buy generic medications and store brands, not name brands.
- Check your insurance. Don't have more than you need. Raise your deductible to lower your payments. Shop around. Another company may give you a better rate.
- Work with creditors to reduce your payments
- Get rid of pay TV (cable, satellite). This is a clear example of knowing needs vs. wants.
- Split expenditures with someone else and share the use of the item.
- Ask your doctor to prescribe double-strength pills, then cut them in half. The same co-pay gets you twice the medication.
- Do things yourself instead of hiring them done: yard work, household repairs, hair coloring and trimming, dog grooming, etc.
- Whenever you're tempted to buy an unplanned item you see at the store, delay getting it until at least your next shopping trip. Do you really need it?
- Mute your TV during commercials. Simply avoiding advertising can help you spend less.

## Use Less

- Use a clothesline instead of a dryer.
- When you drive, do not let your car idle for more than a minute. Turn the engine off.
- Turn down the thermostat on your furnace, and turn up the thermostat on your air conditioner.
- Conserve water. Use low-flow shower heads and toilets. Don't allow water to run when brushing your teeth, shaving or washing dishes.
- Unplug electrical appliances when not in use.
- Turn down the thermostat on your water heater.
- Always turn out the lights when you leave a room.
- Use it up, wear it out, make it do, or do without.



## Get More Money Coming In

- Sell an extra car.
- Sell things you don't need through online sites, classifieds or auctions.
- Have a yard sale.
- Sell a collection, boat, snowmobile, RV, jet ski or other non-essentials.
- Sell your arts and crafts.
- Rent out an extra room.
- Teach your skills at your community school, or tutor students.
- Get a part-time job, do odd jobs, be an independent contractor—yard work, shoveling snow.
- Start a day-care or other home business.
- Get a paper route or other spare time job.
- Apply for food stamps and other assistance at the Department of Workforce Services.
- Use a cash-back credit card and don't carry a balance. ©